

November 2016
The magazine for women.



**Communicating
with Alzheimer's**

**Handling
post-election
family
arguments**

**Fitness side
by side:
Communication
is key**

**How to give
yourself a more
philanthropic
life**

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The magazine for women.

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My grandma always looks a bit frazzled about 20 minutes before it's time to carve the turkey on Thanksgiving Day. The turkey won't be done for a few more minutes, but she will continue to check it every couple minutes and worry over it. Meanwhile, every burner is hot, someone still needs to run to the cellar to grab some pickles and how many plates are we missing? — add a couple more to the pile just to be safe.

The bird is done.

A deep breath has been taken. We can calm ourselves, pray and grab a plate to fill and feast! This is when the conversation sets in. There are the usual comments on who brought what salad, and questions about when a certain dessert the cousins all love — but have yet to learn to make themselves — will be made again. Are you dating anyone? How's school? Did you catch the game last weekend? These are all typical conversation topics that have a tendency to come up at family gatherings.

Once I got to be a teenager, certain

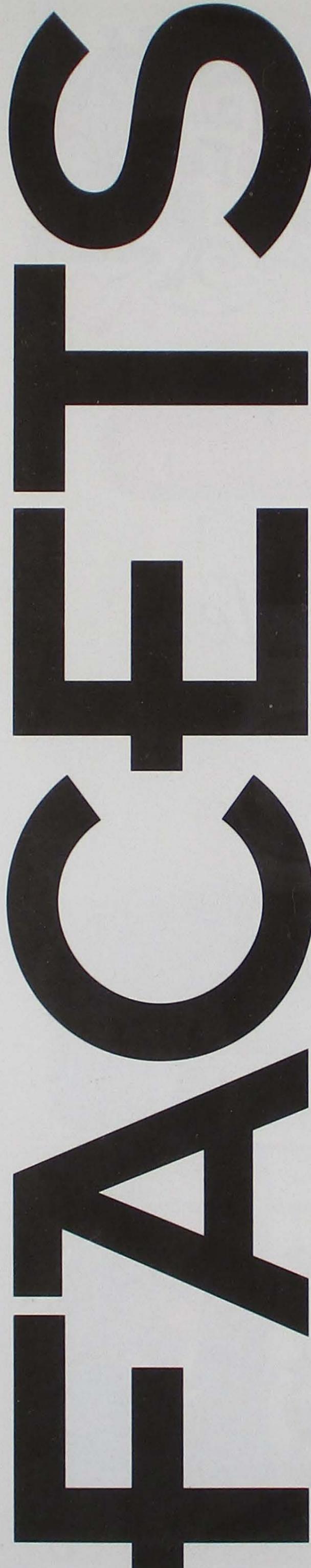
personal questions started to take on a different meaning for me. My perspective on my life and the world was starting to change. The romantic questions were still meant as a loving tease from my uncles and male cousins, but it started to mean something different once I found myself attracted to boys in my class. The questions about college and what I was planning to do with the rest of my life were now more daunting than ever. How was I supposed to know? I was only 17.

Now, most of my cousins are married. And the typical conversations will begin to take on a new meaning for them as their families grow.

What I am trying to get at, is all conversations, no matter how repetitive, will take on different meanings and feelings as we grow and change as a single person and as our families grow and change.

You will find in this issue suggestions on how to diffuse difficult conversations and reminders to appreciate your family — no matter where they land on the crazy scale.

One the cover: Joyce Doolittle, a resident at Bethany Life in Story City, interacts with RN Anna Christensen. Doolittle was listening to music and using a special computer system to affect the tunes. Photo by Ronna Lawless/Ames Tribune



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BY JANE M.
DEGENEFFE
Contributing
Writer

Heart of Hospitality

“... a perfect house, whether you like food or sleep or story-telling or singing, or just sitting and thinking best, or a pleasant mixture of them all. Merely to be there was a cure for weariness, fear and sadness.”

— J.R.R. Tolkien, *The Lord of the Rings*



Fill in the blank to the following sentence: Hospitality means _____.

Perhaps it isn't only during the holidays when we are grateful for hospitality! Having a place to celebrate a special occasion is wonderful, but knowing that you belong in someone's life is even more meaningful. Knowing too, that you are welcome, whether new in the lives of others or having been in their social circle for years, can make a huge difference to our emotional well-being. How can we communicate hospitality? Is

it within the thin lining of the words we choose? Is it something deeper that reveals the meaning of those words; perhaps eye contact, a hug, a warm smile? We so long to be loved! How can we communicate that to others as well?

When we listen to the quietness of someone, our hospitality of presence is a sign of acceptance. When we welcome them with our very hearts it shows we care, even if just within that very moment. Stepping outside of our safety zones, however, can be rather frightening. Denis Haack, writer and editor for Critique, A Ransom Fellowship Publication, states that this uncomfortable choice to welcome people, learn about them and be present with them is a form of personal growth, in fact it is the road to maturity.

“Long before I heard the term, ‘disequilibrium’ was a part of the process of

“I think the key for me is to prepare myself ahead of time; prayer for each person who will be at the gathering. Prayer for myself, internally, to be able to deal with whatever comes up during our time together. As well as a gracious attitude on my part; everybody gets to make their choices. Go with the intent to be a blessing.”

growth in my life. It's the term educational theorists use to refer to the discomfort or unease we experience when we learn and grow in some significant way....Disequilibrium, then, is the term used by learning theorists to refer to the state of unease, sometimes sever, that occurs when a person experiences or learns something that does not fit their preconceived view of life and reality. This dis-ease prompts us to seek some way to restore equilibrium (another of their terms), which we naturally all prefer....We grow most significantly when our assumptions and ideas are challenged and we are forced to expand how we think about and see life, truth and reality.”

The idea of welcoming someone into your home, when in fact you haven't seen them for several weeks, months or possibly years, is rather frightening. My friend, Laurie Jensen, tries to plan ahead for such occasions.



Jordan Zantow. Photos by Jane Degeneffe/Contributing Writer

“There’s no ‘should’ or ‘should not’ when it comes to having feelings. They’re part of who we are and their origins are beyond our control. When we can believe that, we may find it easier to make constructive choices about what to do with those feelings.” ~ from The World According to Mister Rogers



She relates her strategy for the stress involved: “I think the key for me is to prepare myself ahead of time; prayer for each person who will be at the gathering. Prayer for myself, internally, to be able to deal with whatever comes up during our time together. As well as a gracious attitude on my part; everybody gets to make their choices. Go with the intent to be a blessing.”

Within the deepest root of our emotional heart’s need we find family. During the holidays family times can look scary or inviting. “Can’t wait to get there” or “can’t wait to leave.” Our heart’s need differs. Our family backgrounds differ. We can’t keep up with our own workload let alone keep track of the schedules and pace of our family. Entangled, enriched, engrossed in the busyness or sadness of day to day, our heart’s greatest need is sometimes just to rest. Then next we know the holidays hit hard and come fast. The pressure to perform is there. We feel so unrested, yet long for a place and time to do so.

“There’s no ‘should’ or ‘should not’ when it comes to having feelings. They’re part of who we are and their origins are beyond our control. When we can believe that,

we may find it easier to make constructive choices about what to do with those feelings.” ~ from The World According to Mister Rogers

Making use of the fact that we can all truly individually contribute to a get-together is a comfort. Like going to a Farmer’s Market and rejoicing in the variety of abundance. There is an expectation of diversity, yet how we partake is up to us. Still, we can respect that individuality and celebrate those differences.

Bringing our own special dish to the table, or even a particular passage from a book we’ve recently appreciated adds to the brightness of the holiday occasion. Whether or not we understand the lives of others we truly can’t fix their problems or share every joy, but in that moment we can be there with them, getting to know who they are and were created to be. Respectfully allowing for the expression of who they are is a wonderful way to love people. We may not be able to relate to each another’s abstract idealism, whether it’s presented politically or artistically, but we can bring our own souls, and communicate hospitality of heart.



BY RONNA
LAWLESS
Ames Tribune

Communicating with Alzheimer's

Holidays are a time for family gatherings and visiting with relatives. Family communications can be challenging under normal circumstances, but if a family member is suffering from Alzheimer's or dementia, it can be made even more stressful.

More than 5 million people in the United States currently suffer from Alzheimer's, and many families will be visiting with a loved one suffering from that disease or some other form of dementia this holiday season.

"You can't keep them from getting confused," said Anna Christensen, an RN in the memory care/memory support department at Bethany Life in Story City.

"You need to meet them where they are. If they think it's 1947, it's best to just go along with that," Christensen said. "Don't challenge them or correct them, and definitely don't argue with them about it."

The progression of Alzheimer's and dementia can be unpredictable.

"Sometimes people skip stages of the disease or go back and forth between stages," Christensen said.

A family member's comfort and safety should be the top two concerns.

"There's nothing we can do to cure their illness, and sometimes families go through a denial about this," Christensen said. "The sooner families can come to terms with the reality of the situation, the better it is for the Alzheimer's or dementia patient."



Joyce Doolittle, a resident at Bethany Life in Story City, interacts with RN Anna Christensen. Doolittle was listening to music and using a special computer system to affect the tunes. *Photo by Ronna Lawless/Ames Tribune*

It may be intimidating for family members to converse with the Alzheimer's or dementia sufferer. What do you say to Grandma when she's talking and acting differently than the person you've always known?

"Use comfort ideas," Christensen said. "Talk about their social history or their holidays and vacations from the past."

Avoid using words like "remember" and instead use words like "reminisce," so if they don't recollect it they won't be upset.

"With Alzheimer's patients, a general rule is 'First learned, last lost,'" Christensen said. "Medically it's called retrogenesis, which means the first things a patient learned will be some of the last things they forget. And the newest things they've learned will be some of the first things their memories lose."

Finding a way to get to where their mind is can be a challenge. If the affected family member's focus becomes negative or problematic, using a diversion technique can be beneficial. "Saying something like 'Mom, let's go look at the flowers' can be a good diversion — something to distract her from her current line of thinking."

There's also nothing wrong with the affected family member being a bit of a wallflower. Being in a group can be overwhelming to them, and sometimes they need a break from interacting, Christensen said. They may even benefit from being in another room alone for a little while if they become overstimulated.

"Basically, it's not about the notion of how

10 EARLY SIGNS AND SYMPTOMS OF ALZHEIMER'S

1. Memory loss that disrupts daily life
2. Challenges in planning or solving problems
3. Difficulty completing familiar tasks at home, at work or at leisure
4. Confusion with time or place
5. Trouble understanding visual images and spatial relationships
6. New problems with words in speaking or writing
7. Misplacing things and losing the ability to retrace steps
8. Decreased or poor judgment
9. Withdrawal from work or social activities
10. Changes in mood and personality

* According to the Alzheimer's Association

it should be," Christensen said. "It's important to remember that the changes are not their fault. It's just the disease that's causing them to behave and talk differently; they can't help it."

Kindness and patience are important traits to exhibit while communication with an Alzheimer's or dementia sufferer. An acceptance of their situation is also key.

Thank You!

Now, more than ever, our thoughts turn gratefully to those who have made our business possible. In this spirit we say, simply but sincerely, "Thank You".



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BY KAREN
SCHWALLER
Contributing
Writer

Communication on the farm

There are fundamental differences between the way men and women communicate, and in the farm family, there are even more differences ... and even more ways in which the train of communication can derail.

For farm families, the work list and hours are both long, while patience and manpower during critical seasons can often run short. There aren't enough hours in the day, and not enough days in the year to get through the list of tasks. Commands and requests are often done in passing, and that can lead to misunderstandings.

And it doesn't usually take long for the thunderheads to start forming afterwards.

Take the time my husband asked me to set the brand new extension ladder down after he'd climbed up a tree with a chainsaw to cut off a limb. I set the ladder down underneath the tree and he cut the limb ... and guess where the limb landed.

Yes. There.

My husband was up a tree without a ladder. Literally.

Who but my husband would know it would land right there? After some loud and inappropriate spewing, a loader tractor got him out of the tree, but I was secretly wondering if the car had gas in it. How I wish he'd asked me to put the ladder somewhere specific. I just didn't know at the time.

Or how about the time he asked me to help field cultivate, and go all the way around the field when I was finished? I did finish and afterwards

I began to go around the field ... which was fine ... until I started into the corn field that was planted a few days earlier next to the bean field, which I suppose I should have been able to discern since he was planting beans.

Following a chase halfway down the end rows, my husband flagged me down in his old tractor, waving his arms for me to stop. When I asked what was wrong, he shouted to me that I was to go around the bean field, not the corn field, too. (Two fields, one tract of land.) The worst part was that our sons (who were five years old then) asked their dad if I was supposed to be over there.

Burn.

When I heard "go around the field" I thought, (literally) "... go around the field."

Probably the most mystifying of all languages for the farm family is his hand gestures to indicate what should be done next.

My husband instructed me once, saying quickly before he left for the day: "The sows get two buckets out of the south feed bin," he began. "The sows east of the farrowing house get two buckets out of the south bin. The gilts in the north pen get two pails out of the south bin. The sows in the farrowing house get four pails out of the east bin — three sows to a pail.

"The baby pigs in the farrowing

house get a bowl of pellets out of the bucket that's sitting on the south pen on the west side of the farrowing house. The waterer in the back of the barn needs to be filled, and the sheep in the west yard behind the barn need a bale of hay. Then, walk through the hog house, the nursery and the barn to make sure nothing is mixed up," he tells me, handing me a bag of medicine to put in the waterer for the sick pigs in back of the barn, telling me the amount to give and directions for mixing.

I took some aspirin before I even left the house, for the headache I knew was coming.

Probably the most mystifying of all languages for the farm family is his hand gestures to indicate what should be done next. He says he'll do "this" when he wants you to do (this), and he'll do "that" when he wants you to do (that). And in the thick of things, he makes some gesture that I've never seen before, and when I try to outguess him, it's usually not the option he would have chosen.

Luckily, I have just the right hand gesture for him if he has frustrated me, too, and the meaning of the gesture that I've communicated is quite clear.

Women may use twice as many words in a day than men do (as some scientist with nothing better to do has determined), but maybe there's a reason. We're used to having to say twice as much to get the point across to people who don't always listen or take us seriously.

And besides, hand gestures simply aren't very lady-like sometimes.

Handling post-election family arguments



BY DAN MIKA
Ames Tribune

The holiday season is soon to be upon the us, and its well-established traditions are coming in tow: Thanksgiving turkey, family gatherings in the cold of late December, bitter fights over whether we should make America great again or if the country is stronger together.

Discourse on the policy issues of the day is now a dinner side served up along cranberry sauce and eggnog, alcoholic or not, and these battles have the potential to devolve further due to a polarized political scene where the two people most likely to succeed Barack Obama as president are unpopular.

Warren Phillips, a family psychologist with Central Iowa Psychological Services, said he hasn't seen a lot of cases in his office where family infighting has caused distress, but he acknowledges the chance for the holidays to become entangled in political battles.

Phillips offers several tips to surviving political discourse and talk about other loaded subjects at the holiday dinner table.

■ Listen well

The key to talking about difficult subjects civilly, Phillips says, is to carefully listen to the entire message before judging and responding to it. Confusion over parts of arguments can end up as their own arguments, taking up more time and causing more resentment.

"Good listening is often the first step to good communication and often the biggest barrier," he said.

"Good listening is often the first step to good communication and often the biggest barrier,

■ Watch nonverbal communication

Crossed arms, defiant stares and rolling eyes are signs of a listener showing disrespect towards someone else's opinions. These are easy ways to cause a simmering discussion into a full-blown argument.

■ Acknowledge differences in opinion

Even if Uncle John is spouting views on same-sex marriage or healthcare policy that are diametrically opposed to yours, do your best to not immediately wave off the argument as ridiculous or misguided. Controversies exist solely because there are multiple ways of viewing issues, and refusing to recognize an opposing view as worth contemplation will only make a discussion grow bitter.

Also, understand that you are also subject to confirmation bias, a psychological tendency to interpret new information in a way confirming your pre-existing beliefs. You don't necessarily need to accept other arguments as fact or agree

with them, but at least give them as much of an unbiased view as possible.

"Sometimes we forget there's a lot of perspectives, and it's important to listen to all of them," he said.

■ Take a break

If a debate becomes too heated, Phillips recommends everyone involved in the dispute step away from the table and cool off. This is especially important if children are present at the table or within earshot of the argument.

■ Remember, you're all there for a reason

The holidays are a time where families reunite after months of time away, especially if they're spread out around the country. You and your loved ones are there to enjoy each other's company, and that idea just might be strong enough to put politics aside, even if just for a night or two.

"Part of what makes this joyful is us spending our time together," he said.

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Your child starts calling you by your first name. You're not comfortable with this. Should you address it right away or wait to see if it's just a phase? *Dreamstime/TNS*

Your child calls you by your first name. Now what?

Q: Your child starts calling you by your first name. You're not comfortable with this. Should you address it right away or wait to see if it's just a phase?

This is not uncommon with children, especially younger children. Once they learn you have a name other than mommy or daddy, they will most certainly explore the use of that name.

You should address it right away. I had this situation with my daughter, when she was younger, and this was what I told her: "Yes, that is my name. I have a name just as you do, but because I am your mommy, that's what you would call me. Out of respect, you are not to call me by my first name."

Also, if the kid gets lost in a store and someone asks his parents' names, he will know those are the names he is supposed to use. In terms of etiquette, it's one of the first ways to introduce our children to authority figures, to address these people by their proper titles.

— *Elaine Swann, speaker, author and etiquette expert*

If your kid calls you by your first name and you don't like it, tell him so. Right away.

Reacting the first time allows you to keep the stakes low — and maybe even to gain some insight about your kid. Throw your kid a look of bemused surprise, and say something like, "You just called me Lauren instead of mom. What's up with that?"

Your kid may actually provide an interesting answer. Maybe his new friend at school calls his parents by their first names. Maybe using your first name makes him feel mature, or maybe he's angling for increased independence and wants to signal to you that he's ready to be more than mommy's sweet little boy.

If you feel a conversation opening up, dive in. While the talk certainly shouldn't end with your agreeing to be called something you're not comfortable with, it may still lead to a new understanding of what's going on in your kid's precious — but often totally mystifying — head.

— *Elaine Rose Glickman, parenting advice columnist, former teacher and author of "Your Kid's a Brat and It's All Your Fault: Nip the Attitude in the Bud — from Toddler to Tween"*

How equal are chores in your marriage — and does it matter?

It's the age-old debate heard in homes across the nation:
Who is responsible for the chores?

While recent studies found that men have nearly doubled the amount of housework they're doing and they've tripled the amount of time they're spending with the kids, women are still doing the majority of the household chores — and neither sex appears to be happy about the division of duties.

A study by the University of Chicago found that 35 percent of women said that they do much more than their fair share of the housework, while 45 percent of men said that they're doing roughly their fair share. At the same time, only a quarter of men said that they're doing a bit less. Somehow, the numbers don't add up, which is probably where the arguments begin.

Pew data found that, for every household task except small

repairs, men are more likely to believe that they share tasks equally with their partners, and they're much less likely to think that their wives do more than they do.

"There is clearly a discrepancy in terms of how each partner views their contribution," said Daniel Carlson, assistant professor of family, health and policy at the University of Utah. "Men tend to inflate their own contributions, while women tend to overestimate both their own and their partner's."

Why this happens isn't completely clear, but it may stem from the fact that men have historically done less housework, so doing anything may be a huge deal in their minds, Carlson said.

Regardless, the perception is very important.

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Continued from page 13

"Research shows that how couples perceive their arrangements is more important to couples' outcomes like relationship satisfaction and stability than their actual arrangements," Carlson said.

The key: fairness. If they each perceive that they each are doing a fair share of the housework, then the reality is that both will be happy with the arrangement.

It all starts with a conversation about who should be doing what chore, but before having that conversation, couples must realize that this is a multilayered struggle. Since they were raised in different households that may have had different ideas of who should be doing what, then this conversation may become heated very quickly, said Marie Hartwell-Walker, psychologist and author of "Unlocking the Secrets of Self-Esteem."

"If one person was raised in a stereotypical family, then they come with one template in mind of what should be done," she said. That person may assume that the woman should be doing the majority of the housework, for example.

Or, one person may say that, since he does every chore outside of the house (mowing the lawn, for example), he doesn't need to do anything inside the house.

And then there's the whole question of whether the person who stays at home with the children should also be responsible for all the housework.

The chore topic can bring up a hotbed of issues — moral, philosophical and historical — so it's best to save the conversation in your household for a time when you're not stressed.

"Make sure the kids are in bed, you've done your day and neither of you are tired," Hartwell-Walker said. "Save it for a weekend when things are calmer."

Start the conversation by acknowledging that neither of you likes chores and it's only human not to want to do them, she suggested.

And then find out which chores the other person absolutely hates — and discover which ones the other person doesn't mind as much.

Perhaps one person can't stand doing the dishes, but the other person finds it to be somewhat soothing. Pop that chore on the latter person's list. But if the latter person always gets frustrated folding the laundry, but the former doesn't mind it as long as he's doing it while a game is on TV, then you've solved another issue.

Dividing up the chores instead of simply cleaning up the house when you notice that it's messy is essential because it's direct and it's a decision that's reached by both people, said Meg Keene, founder and editor-in-chief of wedding website A Practical Wedding, which covers newlywed life.

Next, you have to determine your standards, and you have to compromise. If you like your home to be tidy but are married to a slob, then you'll need a solution.

Hartwell-Walker suggested possibly asking him if he would be willing to help clean the house for 30 minutes every day after dinner, as long as you would be willing to leave his area the way he likes it (messy) with the door closed, so you don't have to see it.

Finally, they have to determine their roles and what brought them to these roles. If one partner is staying home with the children, does this necessarily mean that he or she should also be responsible for the housework?

"Today, couples find themselves in these arrangements not because they want them but because outside forces — lack of paid leave, wage discrimination, lack of child care options, etc. — pushed them into it," Carlson said. "This matters because partners may come to resent these arrangements and so, although an outside observer may say it is only logical that you should be responsible for housework because you stay home with the children, this may not be the best arrangement for the couple if it undermines their sense of equity and relationship quality."

Sarah Mae, a Pennsylvania-based stay-at-home home-schooling mother and author of "Having a Martha Home the Mary Way," said she and her husband used to argue all the time about cleaning the house.

He would come home from work and expect a spotless house, but after teaching her children all day and writing, she was too wiped out to clean.

"Through a lot of fights and a lot of ups and downs, he had to let go of his expectations and figure out what he could live with," Mae said.

Today, Mae does the majority of the housework, but her home is not always clean, and her husband, who does his own laundry, realizes that it's just not possible for her — or him — to do it all. They must compromise and work together to get it done.





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BY KECIA
PLACE-FENCL
Contributing
Writer



Photo by Kecia Place-Fencl/Contributing Writer

Fitness Side by Side: Communication is Key

When people learn that my husband and I both compete in Ironman races, we get mixed responses. Anything from “Wow, that’s amazing! It must be fun to have your spouse train and race with you,” to “That’s impressive! How do you make it all work?” I think what they are asking is, “How do you maintain balance while working full time, training between 15 and 22 hours per week, finding time for family and friends, and keeping your household happy and running smoothly?” The answer is simple. Communication, and lots of it!

Sharing a common interest of fitness with my husband has been very rewarding for both of us. If you share a fitness activity with your loved one, you have experienced what we have — the excitement of setting a goal, the arduous training that follows and the joy of completing the task. It’s not always easy, but the process and accomplishment is well worth it. As mentioned in one of my previous articles, the little ones at home see it as well. You can set a great example for your children by

engaging in a fitness goal together. The positivity is contagious!

I will be the first to admit that training and racing with your spouse is not always fun and easy, and my husband would say the same. During peak training, we are always tired, always hungry and always doing laundry! I can get hangry (hungry + angry) pretty quickly when I am in need of fuel, and when my husband is tired, he turns into Grumpy from Snow White and the Seven Dwarfs. This is when communication can be difficult, but more necessary than ever!

Here are some of the tips we have found while training and racing through four Ironman races and countless shorter distance events to make it work for us:

- Set aside time once a week to discuss the schedule for the coming week. Every Sunday evening, my husband and I take time to talk about our scheduled workouts, which workouts we will do together or solo, what work commitments each of us has, any personal obligations that we need to meet, etc. This helps set us up for a successful week! Every morning we also check

in with each other before heading out the door to know what is on tap for the day in front of us.

■ Meal plan every week! Having leftovers that can quickly be heated up after a long or tough training session will reduce the amount of hangry that can come post workout. If leftovers are not available, have a plan for the meal before it is time to eat. As someone who experiences hangry more often than I'd like to admit, making sure there is not only enough food in the house to eat, but also well balanced meals planned and ready to eat is critical.

■ Plan your racing calendar together. You may decide to have the same racing schedule, or race completely different events, but planning your race calendar should be a joint decision. If you are traveling to races, you will also need to consider how you will get there, where you'll stay, and what finances you will need for your racecation(s) (race + vacation).

■ Talk about your roles before the balance between life and training gets tough. When your spouse wants to skip a scheduled workout instead of completing it, are you supposed to be the encourager and motivator, the supporting spouse who allows him/her to skip the workout, or are you supposed to ignore the situation all together and let him/her make his/her own decision? When your spouse wants to eat/drink unhealthy are you supposed to support their decision and allow this to happen, or cook something healthy despite their poor choices? When are you supposed to be the motivator? The supporter? The encourager? The decision maker? Know what your role is when things get tough.

■ Decide who is going to be responsible for different

household chores. This may be something that you don't need to discuss if you already have the household chores divided. When you are in the thick of training and need to maintain the house as well as everything else going on in your life, it is important to know who is going to do what to help keep the ship afloat.

■ Decide what can wait. Is there a chore that you'd like to have done, but doesn't need to be done when sleep becomes a priority for proper recovery? What are those things that can wait until you have a recovery week when you are training less?

■ Put all of your appointments (work related events, social gatherings, personal obligations, etc.) on a calendar that everyone in the household can see and reference. This will help each of you plan for social outings or schedule date night, which is always important to put on the calendar! A shared electronic calendar or more traditional whiteboard calendar both work great.

Ultimately, we are a team. We are out to support each other and make life easier for both of us. While the sport we have each grown to love for different reasons is something we do individually, communicating as a team is just as important as helping and encouraging each other to find and maintain the "right" balance between life, work, and training!

My hope is that you are able to do the same — find a shared fitness interest and seek it out together. The size of the goal is less important than the shared experience. Working through challenges in life makes us stronger individuals, both physically and mentally. Best of luck on your journey!

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On Philanthropy: The giving pledge for the rest of us

Since its creation in 2010, the Giving Pledge has been signed by 154 billionaires — ages 30 to 100, from 16 different countries, with combined wealth of nearly \$800 billion — a sum greater than the gross domestic product of most countries.

These individuals have generously promised to donate at least \$400 billion of their money to help others.

Many other wealthy individuals and families who fall below the billionaire threshold also contribute large sums to philanthropy — without compromising their ability to take care of themselves and their loved ones in their chosen lifestyles.

NEARLY EVERYONE CAN GIVE

But what about the rest of us? The vast majority of Americans cannot afford to give away half of their net worth and still be in a position to meet their essential needs.

The original intent of the Giving Pledge was not only to create a group of billionaire philanthropists, but also to encourage, by example, increased philanthropy at all levels of capacity.

Robert Rosen, the director of philanthropic partnerships at the Bill & Melinda Gates Foundation, encourages people across the financial spectrum to consider making a “pledge” to philanthropy. He says:

“Not all of us can give away half of our wealth, but the idea of the Giving Pledge can help encourage an important conversation with your spouse or family about what’s possible in terms of generosity and the positive impact that giving can have on society.”

“Making a commitment or a pledge also means that you’re more likely to be proactive — deciding what your philanthropy budget is, exploring what causes you feel passionate about, and researching which organizations can ensure that your donations have the greatest impact.”

“There’s no one size fits all for philanthropy, but most of us can find ways to be more thoughtful and intentional about our giving, which is really what making a pledge is all about.”

PERSONAL GIVING PLEDGE

Soon, the holiday season will be upon us. Families will gather to give thanks, celebrate and give each other gifts. Online charitable giving days will be held and many people will make year-end donations to their favorite nonprofits.

At this time of the year, I encourage individuals and families to make a personal “giving pledge” that takes into consideration their financial and volunteering capacity as well as their willingness to make a deeper commitment to help repair the world. Consider the following:

■ At Thanksgiving dinner — or sooner — lead a family conversation about what issues or causes

are most important to each family member.

Then, make a pledge to give less stuff to each other as gifts. Designate the money that would have been spent on those gifts to a charity that reflects the family’s values.

■ At holiday and other celebrations (such as birthdays and weddings), pledge to request that guests make a donation in your honor to a specified charity rather than purchasing gifts.

■ As an individual or family, pledge to volunteer a certain number of hours to a favorite charity over the holidays or in the coming year.

■ Pledge to evaluate your philanthropic capacity, with the goal of increasing your giving to the highest level that still allows you to reach your personal financial goals. Your financial advisor can help.

■ Finally, pledge to be more thoughtful, informed and strategic about your philanthropy — engaging all generations in your family in an effort to make a difference in your community. As part of this pledge, approach your giving with the same rigor as you do your other investments, to help ensure that you’re achieving your objectives.

The Giving Pledge has been successful in encouraging philanthropy among the ultra-wealthy. However, this good idea should not be restricted to billionaires. Each of us can make a personal, achievable pledge to receive less — and give and do more to help address society’s urgent problems.

Pledge to be more thoughtful, informed and strategic about your philanthropy — engaging all generations in your family in an effort to make a difference in your community.

7 secrets every rich person knows

It might seem like the rich know something about money that the rest of us don't. After all, the richest 1 percent of people now hold half of the world's wealth, according to the Credit Suisse Global Wealth Report.

Maybe the rich do have secrets to accumulating wealth, but that doesn't mean what they know has to remain a mystery. Here are seven things every rich person knows that you can use to build your own wealth.

SPENDING MUST ALIGN WITH GOALS

One of the keys to being rich is having goals, said Michael Kay, president of Financial Life Focus and author of "The Feel Rich Project: Reinventing Your Understanding of True Wealth to Find True Happiness."

"They know what they care about," he said. "Maybe it's passing wealth to another generation, maybe it's attaining a particular lifestyle. They are mindful of not wasting resources on things that have no value."

According to Kay, the wealthy only seem to spend money on things that they care about. The rest of us can learn from this by setting our own goals and then monitoring our spending to see if it aligns with those goals.

"Are you really spending in accordance with what you value?" asked Kay. "Do the beliefs and realities jive?"

DON'T WASTE MONEY TO IMPRESS OTHERS

Most rich people don't spend their time and money trying to impress others.

"They are not in a race," said Kay. "They know they have made it, so their attention is not on what others think."

In fact, many wealthy individuals wouldn't have become rich if they had spent their hard-earned money buying things to keep up with others, he said. Living below their means and rejecting big-spending lifestyles are key secrets of America's wealthiest individuals, according to the bestselling book, "The Millionaire Next Door."

Spending money to appear rich before you actually are is a surefire way to sabotage your wealth goals. So, forget about the Joneses and focus on what matters: accumulating your wealth in the coming years.

HAVE PLENTY OF LIQUIDITY

The rich make sure they have sufficient liquidity, or cash, to cover their short-term needs.

"They don't have to disrupt their life for an unexpected occurrence," said Kay, because they have an emergency fund.

The fact that rich people have money set aside for rainy days isn't solely a function of their wealth. They have cash reserves because they are disciplined enough to save.

Everyone should aim to build an emergency fund with enough cash to cover six to nine months of expenses, Kay said.

However, you don't have to set that much aside all at once. You just need to be working toward that goal with every paycheck. With that in mind, you should arrange to have a set amount automatically transferred from your checking account to savings each month.

"Like anything else, it's a goal," said Kay. "It only makes you a failure if you're not working on it."

COSTS MATTER

Unexpected costs and fees can easily eat away at your wealth.

"Wealthy people understand every fee they pay means less money in their pockets," said Taylor Schulte, CEO of Define Financial in San Diego.

In particular, the rich pay attention to investment fees — something that many people overlook. For example, more than half of workers don't know they're paying fees on their workplace retirement savings accounts, according to a study by the National Association of Retirement Plan Participants. Yet, those fees can eat away at your returns, said Schulte.

"The more you're paying in mutual fund fees or transaction fees means less money in your pocket," he said.

Even small fees can have a big impact. If you invest \$100,000 over 20 years and pay a 1 percent annual fee, your portfolio value will be about \$30,000 less than if you had paid a 0.25 percent annual fee, according to the Securities and Exchange Commission's Office of Investor Education and Advocacy.

Check your account statement to see what fees you're paying. If they seem high, the SEC's Office of Investor Education and Advocacy recommends asking whether the costs can be reduced. You should also shop around for accounts and investment firms with low fees. Then, you'll be able to keep more of the money you worked hard to save.

ASSET LOCATION IS AS IMPORTANT AS ASSET ALLOCATION

If you've read anything about investing and saving for retirement, you've likely encountered advice about asset allocation — having the right mix of investments, rather than putting all of your money in just one asset. However, the rich know that asset location is just as important as asset allocation, said Schulte.

In other words, the rich don't keep all of their assets in one type of account, such as a tax-deferred retirement savings account. Wealthy people also have investments in brokerage accounts to limit the impact of taxes in retirement, Schulte said.

You can earn an upfront tax benefit by contributing to a 401(k) or similar plan because contributions come out of your

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paycheck before taxes — lowering your taxable income — and the money grows tax deferred. But when you withdraw that money in retirement, it will be taxed at your regular income tax rate — which is currently as high as 39.6 percent for the wealthiest taxpayers.

You don't get any tax breaks by investing in stocks, bonds or mutual funds through a brokerage account. But if you hold those investments for more than a year, they'll be taxed at the long-term capital gains rate, which ranges from 0 percent to 20 percent but tops out at 15 percent for most taxpayers.

The types of investments you have in your accounts can have a dramatic effect on your long-term returns, said Schulte. Typically, it's best to keep securities, such as bonds, mutual funds and dividend-paying stocks, in tax-deferred retirement savings accounts and individual stocks in brokerage accounts.

YEAR-ROUND TAX PLANNING IS CRUCIAL

The rich don't wait until April to start thinking about their tax returns. They take steps throughout the year to lessen the impact of taxes, said Kay. With the help of tax professionals, the wealthy also avoid making costly tax mistakes.

Additionally, the wealthy protect their savings by making charitable contributions throughout the year — gifts of cash, goods or both, said Kay. If you itemize on your tax return rather than take the standard deduction, you can deduct charitable contributions to qualified organizations. The more you

deduct, the more you reduce your taxable income.

"Charitable giving is an excellent tool to mitigate tax consequences," said Schulte. "The wealthy know this, and you don't have to be wealthy to do it."

Whether you write a check to your favorite charity or donate clothes you no longer wear to Goodwill, hang on to your receipts and claim your charitable deduction.

Or, be more strategic with your giving by setting up a donor advised fund, said Schulte. These simple, low-cost funds are available through investment firms and allow you to get a tax deduction at the time you set aside money in the account. Then you can make grants on your own timeframe.

IT'S IMPORTANT TO HIRE ADVISORS

Wealthy people surround themselves with knowledgeable tax, legal and financial professionals. To increase your odds of accumulating wealth, don't assume you need to be rich to hire an advisor. On the contrary, investing in a support system now can help you achieve the wealth you desire down the line.

"If you keep using money as the reason you can't get on the right track, you will keep making the same mistakes," said Kay. "(The wealthy) don't try to do it all themselves."

Don't skimp by hiring a novice advisor, either. Kay recommends hiring the best person you can afford, so you're not wasting money on bad advice. You can locate a fee-only financial planner near you at NAPFA.org, the website of the National Association of Personal Financial Advisors.

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A beet, a sweet potato and a celery root emerge from the spiralizer as zoodles, which have become popular as a substitute for pasta.

Photo by Goran Kosanovic for the Washington Post



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BY MAURA JUDKIS
Washington Post

Vegetable stand-ins for carbs have hit the mainstream

In the annals of the world's biggest lies, somewhere in the vicinity of "I did not have sexual relations with that woman" and "I was totally against the war in Iraq," ranks this whopper: "Zucchini noodle recipes will make you forget all about pasta."

No, when people twirl long green strings of zucchini on their forks, pasta probably will be on the minds of all but the strictest Paleo diet adherents. Of course we all want to eat more vegetables. We apparently just don't want our plates to look so ... vegetabley.

That's why low-carb bloggers and eaters, including diabetics, have longbeen replicating their favorite starchy dishes with vegetable stand-ins. Grated cauliflower resembles rice and can also be baked as a pizza crust. If you squint really hard, a slice of sweet potato can be toast.

And if you use a kitchen device called a spiralizer, you can twist zucchini and squash into fettuccine or linguine noodles. (Or you can use a spaghetti squash — it's nature's spiralizer!)

They have a cutesy name, zoodles — or in the United Kingdom, where zucchini are called courgettes, it's courgetti. They've even received the ultimate stamp of celebrity approval: Khloe Kardashian tweeted a recipe for zucchini noodle pad Thai, claiming it was "just as good as pasta." But without that comparison, it seems we're less inclined to eat vegetables for vegetables' sake, no matter how prettily we whittle them down. The war against carbohydrates is

one of ascetic virtues, and it cannot be won without replacing our most decadent culinary pleasures.

This year, the category is booming: Searches for cauliflower rice recipes on Pinterest are up 135 percent year over year, and searches for spiralizer recipes are up 264 percent. Google search interest in cauliflower rice increases apace each year, except for the week of Dec. 25 through Jan. 1, when everyone is indulging in holiday treats. (Immediately after, it spikes again: New Year's resolutions.) Cookbook authors are hopping on the bandwagon, with books such as Martha Rose Shulman's "Spiralize This!" and Denise Smart's "Spiralize Now!," because if anything's worthy of an exclamation point, it's tubular vegetables.

But because these food hacks can be a lot of work, grocery stores and home goods manufacturers are rushing to meet consumers' needs for convenience and novelty - and they're banking on the idea that the low-carb crowd will pay for the privilege. Trader Joe's frozen riced cauliflower is flying off the shelves. Wegmans, too, has a house version, and Green Giant is diving into the market. And Whole Foods sells spiralized zucchini and squash and riced cauliflower in its produce section.

"If this gets people to eat more vegetables, and they're willing to pay for the convenience, it's a good idea," said

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VEGETABLES continued from page 23

Michelle Tam, author of "Nom Nom Paleo." At the same time, she admitted that when she first heard about the mainstream Green Giant line jumping on the trend, "I was like, 'Ugh.'"

■ Following the money

Getting people to eat more vegetables is a virtuous goal but, Tam says, probably not the main reason companies are catering to the Paleo crowd. People who are interested in the diet tend to have disposable income and are willing to invest in a new lifestyle.

"The people who go Paleo are just all in," said Tam. "You're willing to change your eating habits and your buying habits, you're prioritizing paying for healthy, sustainable foods."

Boulder Canyon Foods is introducing four types of frozen riced vegetables — sweet potato, carrot, cauliflower, and

broccoli — each available plain or seasoned, in flavors such as caramelized onion or cilantro lime. They looked into zucchini noodles, too, but those are more complicated to produce as a frozen food.

"One of the things we saw going on in the market was that carbs weren't cool anymore," said Steve Sklar, senior vice president and general manager of Boulder Canyon. As of last year, sales of dried pasta have fallen 6 percent since 2009 and are projected to continue the decline. "People are just starting to get into this in a packaged-goods convenience category."

They're getting into it in the home goods category, too. Oxo's spiralizers have sold so well, the company plans to introduce two more models this fall.

Mack Mor, senior product engineer at Oxo, said the company was wary of jumping on something too trendy, but after testers tried making zucchini noodles in the Oxo test kitchen, "We were like, 'Wow, this actually scratches the pasta itch.' Once we figured out it was something we'd all be happy

eating, then we knew that this was something that was going to be around for a while."

Even though we can make vegetables look like pasta or rice, though, that doesn't mean we will prefer them over the high-carb version. There are issues of taste and texture: Homemade zucchini noodles can be watery. And then there's what Tam politely refers to as cauliflower's sulfurous smell. Social media is less kind: Just search for the phrase "Cauliflower rice smells like farts."

People might also be turned off by bloggers who experiment with carb swaps to varying degrees of success. One blog recommends hollowing out a cucumber and filling it with lunchmeat and cheese to make a "sub." Not only is it impractical — won't the fillings squish out into your lap? — it is the saddest-looking sub you will ever see.

Among the culinary establishment, veggie-starch swaps have not gained the same level of acceptance as gluten-free pasta has. Though popular culture sometimes conflates the low-carb and gluten-free diets, true Paleo or Whole30 diet adherents will not eat gluten-free pasta, which appeals to those with celiac disease.

"I'm more of a purist," said Masseria chef Nicholas Stefanelli. "Our gluten-free pasta is something that we worked on to try to get the texture and the essence of that dish." Stefanelli had never tried, or even considered, zucchini noodles.

Vegetable pasta just takes some getting used to, says Tam. And it's a sneaky way to get more vegetables into your kids' diets, if you're into that sort of thing.

"I think it does take time to recalibrate your taste buds to appreciate real whole foods for how they should taste, because you've been eating such highly processed and hyper-palatable stuff for so long," she said. "I know a lot of people who are like, 'This in no way replicates my pasta Bolognese.' And I'm like, 'Of course not. But you'll feel better.'"

■ Hurdles ahead

In developing the spiralizer, Mor became a convert. But he's not a Paleo adherent. "I can't eat plain zucchini noodles because it doesn't make me full enough," he said. "I like to make some regular pasta and mix it half and half with the zucchini."

That's just one of the hurdles zoodles will have to overcome on their quest to become mainstream. There's evidence that when we replace an unhealthy food with a more nutritious imitation, our brains expect the same level of caloric satisfaction. When we don't get it, a recent story in the Atlantic reported, we're likely to eat more of it than we would have eaten of the original version. Or we just prepare it in an unhealthful way — a fact that has not escaped Sklar.

"People say, 'I'm going to eat better, I'm going to get the better-for-you product,' but when they are at the store, they get the indulgent product," he said. Cauliflower rice can be both. "They buy this product and they say, 'I'm going to do something really good,' but then they bring it home and say, 'I'm going to make a pizza out of it.'"

Onion Fritters With Middle Eastern Spice Mix
Photo by Goran Kosanovic for the Washington Post

Cut thinner, this chop's a winner

ASIAN-MARINATED PORK CHOPS WITH BOK CHOY

4 servings

Ask your butcher to cut the pork chops to the size needed here.

MAKE AHEAD: The pork chops need to marinate in the refrigerator for at least 1 hour and up to 8 hours.

From nutritionist and cookbook author Ellie Krieger.

1/4 cup low-sodium soy sauce

1/3 cup fresh orange juice

3 tablespoons canola oil

1 1/2 tablespoons packed dark brown sugar

2 tablespoons unseasoned rice vinegar

1 tablespoon peeled, finely grated fresh ginger root

1 tablespoon finely minced garlic

2 teaspoons toasted sesame oil

2 teaspoons Sriracha

8 thin-cut bone-in pork chops, 1/4 inch thick; about 1 3/4 pounds total (see headnote)

1 bunch scallions

1 1/4 pounds baby bok choy (about 5), quartered lengthwise, or 1 large bok choy, cut crosswise into 1-inch pieces

Water (optional)

Salt, as needed

Whisk together the soy sauce, orange juice, 2 tablespoons of the oil, the brown sugar, rice vinegar, ginger, garlic, toasted sesame oil and Sriracha in a medium bowl until the sugar has dissolved. Reserve 1/4 cup; pour the rest into a quart-size zip-top bag. Add the pork chops, then seal, pressing out as much air as possible. Refrigerate for at least 1 hour and up to 8 hours.

Trim the roots off the scallions, then cut about 3-inch lengths of the white and light-green parts. Halve the 3-inch pieces lengthwise if they are thick. Thinly slice the dark green part crosswise and reserve for a garnish.

Remove the pork chops from the marinade and discard what's left in the bag.

Heat half the remaining tablespoon of oil in a large, high-sided skillet over medium-high heat. Once the oil

shimmers, add half the pork chops to the pan; reduce the heat to medium and cook until the meat is caramelized and just cooked through, about 2 minutes per side. Transfer to a plate and cover to keep warm. Repeat with the remaining oil and chops. A dark brown coating (fond) will form in the pan as you cook the meat.

Once the chops are cooked and are resting on the plate, add the bok choy to the skillet and cook for 2 minutes, stirring until it begins to soften slightly and the browned bits in the pan begin to dissolve. Add a tablespoon or two of water to the pan if it seems very dry. Add the 3-inch scallion pieces and cook for 1 minute, stirring.

Add the reserved 1/4 cup of unused marinade to the pan, cover, reduce the heat to medium-low and cook for about 5 minutes, stirring occasionally and adding water by the tablespoon as needed, until the bok choy is tender.

Lightly season the pork chops and bok choy with salt. Serve warm, garnished with the scallion greens.

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Paneer and Roasted Beet Salad. Photo by Deb Lindsey for the Washington Post

Dinner in 35 minutes: The season's colorful mix shines in this salad

During a recent interview event, “Gefilte Manifesto” writers Jeffrey Yoskowitz and Liz Alpern prompted lots of audience head nodding when they referred to “growing into” foods such as chopped liver. Beets fall into that category of things a mature palate can appreciate, I think. Their earthiness, attributed in part to an organic compound called geosmin, generally is not something young folks enjoy.

I grew up with a borscht-loving father and learned to make the stuff for him yet still never coaxed up to the vegetable served that way or “Harvard” style, from a jar - until I had them roasted, when I was in my late 20s.

And at this time of year, when the purplish-red, candy-striped and golden ones get bundled together at the grocery store, roasting them all together is a fine way to go. This salad shows off their color; the crunchy hazelnuts tossed in with them during the final minutes of oven time play off the beets’ roasted texture, as does the pan-crisped paneer cheese. A dressing of yogurt, dill, horseradish and a touch of honey provides an unexpected tangy jolt.

PANEER AND ROASTED BEET SALAD

4 servings

You can peel the beets before you cut the vegetable into wedges — as instructed below — or you can scrub the exteriors well and, once roasted, slip off the skins after they’ve cooled for a bit.

Firm, fresh paneer cheese is available in large supermarkets, where you can also sometimes find black mustard seed, a staple at Indian markets.

Serve with warm focaccia.

Adapted from “The Indian Family Kitchen: Classic Dishes for a New Generation,” by Anjali Pathak (Clarkson Potter, 2016).

Ingredients

1 1/4 pounds beets, preferably of different colors (see headnote)

2 tablespoons canola oil

1 teaspoon black mustard seed (see headnote; may substitute brown mustard seed)

1 teaspoon ground ginger

1 3/4 ounces (about 1/2 cup) skinned hazelnuts

5 1/2 ounces paneer cheese (may substitute halloumi cheese; see headnote)

Several sprigs fresh dill

1/2 lemon

2 tablespoons plain Greek-style yogurt (regular or low-fat)

1 tablespoon prepared white horseradish

Pinch fine sea salt, or more as needed

Drizzle of honey

2 cups watercress

Steps

Preheat the oven to 425 degrees. Line a baking sheet with aluminum foil.

Peel the beets, then cut them into wedges and place on the baking sheet. Drizzle them with half the oil and toss to coat, then sprinkle the mustard seed and ginger over them. Roast for 20 minutes, then add the hazelnuts to the baking sheet and roast for 5 more minutes, so the nuts become fragrant. Let cool on the baking sheet.

Meanwhile, line a plate with paper towels. Heat the remaining oil in a wide nonstick skillet over medium heat. Cut the paneer into large bite-size pieces. Once the oil shimmers, add the cheese and fry for a few minutes, moving the pieces in the pan so they become golden brown. Transfer to the plate to drain while you make the dressing.

Coarsely chop the dill and place a generous pinch of it in a medium bowl, then squeeze in the juice from the lemon half, being careful to avoid adding pits. Whisk in the yogurt, horseradish, salt and honey (to taste) in a medium bowl until emulsified. Taste, and add salt as needed.

Combine the watercress, the remaining dill, the roasted beets, toasted hazelnuts and seared paneer on a platter. Pour the dressing over the mix and toss to coat just before serving.

Chutneys blend sweet with sour for incredible fall flavors

NECTARINE-FENNEL CHUTNEY

Chutneys often rely on ginger for flavor. This recipe hangs its hat on fennel, a vegetable in the carrot family that has a sweet licorice flavor. Stuff this fresh chutney into a pork tenderloin for an extra-special meal. Or mix it with mayonnaise and roasted chicken for a quick sandwich salad.

1 3/4 pounds ripe nectarines, peeled and pitted

1/2 teaspoon fennel seeds

3/4 cup packed light brown sugar

1/2 cup white wine vinegar

1/2 cup finely chopped red onion

1/2 cup finely diced fennel

1 small jalapeno pepper, seeded and chopped

1/3 cup golden raisins

1/2 teaspoon freshly ground black pepper

1/2 teaspoon salt

Cut nectarines into 1/2-inch wedges.

In heavy, dry pot over medium heat, toast fennel seeds until fragrant, about 1 minute. Stir in sugar and vinegar, and bring mixture to a boil. Stir in onion, fennel, jalapeno, raisins, black pepper and salt. Reduce heat and simmer very gently for 10 minutes. Stir in nectarines and simmer, stirring occasionally, until fruit is tender and juices are thick enough that they don't pool when dragged with a spoon, about 10 minutes.

Ladle the hot chutney into jars, leaving 1/4 inch headspace. Wipe rims and apply lids and bands; process in boiling water canner for 10 minutes. Allow jars to seal, and store in a cool, dark place. Refrigerate after opening.

Makes 2 to 3 8-ounce jars
— “Fruitful: Four Seasons of Fresh Fruit Recipes” by Brian Nicholson and Sarah Huck (Running Press, \$27.50)



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Managing Diabetes with Carbohydrates

November is Diabetes Awareness Month. Did you know that one in 11 Americans have diabetes or that someone is newly diagnosed with diabetes in the U.S. every 23 seconds? We also know that 86 million Americans are at risk of developing diabetes. There is no better time than now to prepare yourself for the upcoming holidays and to learn healthy eating strategies for lifelong behavior change to prevent, delay or manage diabetes. Managing diabetes is about controlling blood sugar levels. One method of meal planning to control blood sugar levels involves counting carbohydrates. To better understand carbohydrate counting (aka: carb counting) one must learn what foods have carbohydrates and their portion sizes.

Foods that contain carbohydrates and recommended to be counted:

- Dairy: milk and yogurt
- Grains: bread, pasta, cereal, crackers, oatmeal, rice
- Starchy vegetables: potatoes, corn, peas
- Vegetable proteins: Beans (any variety), soy products
- Dessert foods/beverages:

Regular soda, juice drinks, cakes, cookies, candy

- Fruit: Fresh, canned, frozen and juice-based

To figure out how much carbohydrates packaged foods contain, look to the food nutrition facts panel. First check serving size, followed by total carbohydrates. Foods that do not have a food label will require an estimation of how much carbohydrate is in it. When planning meals as a diabetic, 1 serving of a carbohydrate food equals about 15 grams.

A few food examples with approximately 15 grams of carbohydrates:

- 1 tennis ball of fresh fruit
- 1 slice of bread
- 1/2 cup cooked oatmeal
- 1/4 of a large baked sweet potato
- 1 cup milk (skim to whole)
- 1/2 cup cooked beans (ex: black, kidney, etc.)

The amount of carbohydrates one needs will vary on the individual. A great place to start is 15 to 30 grams at snacks and 45 to 60 grams at meals. A person's carbohydrate amount will depend on many factors; an individual's activity level and

prescribed medications will influence how many carbohydrates your body can handle to keep your blood glucose in a healthy range.

Animal-based proteins (ex: chicken, eggs, fish, beef, etc.), healthy fats (ex: nuts, seeds, oils, etc.), and non-starchy vegetables (ex: lettuce, tomatoes, mushrooms, broccoli, cauliflower, peppers, etc.) have either no carbohydrates or contain little carbohydrate. These foods, especially non-starchy carbohydrates, should always be included on your food plates. However, it's generally easier to not focus on including these foods in your carb counting.

Whether you are a diabetic needing more assistance to manage your blood sugar, pre-diabetic or have never had your glucose measured, your local Hy-Vee dietitian is available to help you better understand. Call to ask about a complimentary store tour or, if you haven't had your glucose levels checked, ask to set up a biometric screening today. Try this recommended fall favorite recipe, Chicken Enchilada-Stuffed Spaghetti Squash, and remember, we are just a phone call away!

CHICKEN ENCHILADA-STUFFED SPAGHETTI SQUASH

Serves 4 (1/2 stuffed spaghetti squash half).

All you need:

2 (8 oz each) boneless, skinless chicken breasts

1 (2 1/2 to 3 pound) spaghetti squash, halved lengthwise and seeded

1 1/4 cups red enchilada sauce, divided

1 medium zucchini, diced

1 cup Hy-Vee shredded pepper Jack cheese

All you do:

■ Position racks in upper and lower thirds of oven; preheat to 450 degrees.

■ Place chicken in a medium saucepan, add water to cover and bring to a boil. Cover, reduce heat to low and gently simmer until an instant-read thermometer inserted into the thickest part registers 165 degrees, 10 to 15 minutes.

■ Transfer the chicken to a clean cutting board and shred with 2 forks. Transfer to a large bowl.

■ Meanwhile, place squash cut-side down in a microwave-safe dish and add 2 tablespoons water. Microwave, uncovered, on HIGH until the flesh is tender, about 10 minutes. Alternatively, place squash halves cut-side down on a rimmed baking sheet. Bake in a 400-degree oven until the squash is tender, 40 to 50 minutes.

■ Use a fork to scrape the squash from the shells into the large bowl. Place the shells on a broiler-safe pan. Stir 1 cup enchilada sauce, zucchini, 1/2 teaspoon pepper and 1/4 teaspoon salt into the squash and chicken. Divide the mixture between the shells; top with the remaining 1/4 cup enchilada sauce and cheese.

■ Bake on the lower rack for 10 minutes. Move to the upper rack, turn the broiler to high and broil, watching carefully, until the cheese starts to brown, about 2 minutes. To serve, cut each shell in half.



Chicken Enchilada-stuffed spaghetti squash. Photo contributed by www.eatingwell.com

Nutrition Facts per serving: 408 calories, 22g fat, 11g saturated fat, 136mg cholesterol, 426mg sodium, 20g carbohydrates, 4g fiber, 7g sugars, 34g protein.

Daily values: 22% vitamin A, 32% vitamin C, 28% calcium.

Source: EatingWell, Inc.

The information is not intended as medical advice. Please consult a medical professional for individual advice. Nicole Wright represents Hy-Vee as a nutrition expert working throughout the community to promote healthy eating and nutrition. Nicole is a Registered and Licensed Dietitian Nutritionist, ACE certified personal trainer and member of the Academy of Nutrition and Dietetics.

All In A Day's Work

Bureau Welcomes Visitors To The CYtes of Ames

The Ames Convention & Visitors Bureau (Bureau) works to build economic activity in the Ames area by promoting convention and visitors' activities. But how do they do that? While most cities have a Convention and Visitors Bureau of their own, commonly known as a CVB, many people don't fully understand what these organizations do, much less understand their true value to the cities and residents they serve.

The Ames Convention & Visitors Bureau is a not-for-profit organization charged with representing the Ames area, promoting the city as a destination, focusing on convention sales, tourism marketing, and service. By bringing visitors to Ames for a meeting, conference or sporting event, the Bureau boosts the local economy. Ultimately, more visitors to the community enhances the quality of life for local residents by providing jobs, bringing in tax dollars for improvement of services and infrastructure, and attracting more restaurants, shops and venues that cater to locals and visitors alike.

Still, what does the Bureau do? How does the Bureau in Ames accomplish their goals?

Attracting Visitors

The sales and services staff at the Bureau develop relationships with groups that have the potential to meet in Ames. Once a group decides to gather in Ames, the Bureau staff is available to help them every step of the way with their plans and preparations. No matter what size of an event, the Bureau can assist. From securing hotel room blocks, selecting the appropriate facilities or even arranging shuttle transportation from the airport or around the community, the Bureau is there. Many times organizations request registration options or friendly assistance on-site at check-in, and the Bureau's staff can accommodate. The goal is to customize services to fit the needs of each group ensuring their event will be a success.



2016 Midwest High School Hockey League Varsity Championships held in Ames

The staff of the Ames Convention & Visitors Bureau and Iowa State University Extension and Outreach Conference Planning and Management have been working side by side to help bring visitors to Ames and Iowa State University since 2003. This collaborative effort is truly a unique university community relationship, providing a one-stop organization for groups needing to access both Ames community and Iowa State University facilities and services.

However, the Bureau doesn't just focus their efforts on bringing groups to the Ames area. They also cater to the individual visitor as well. Many visitors travel to the Ames area on business, to attend a concert or sporting event, or visit family and friends. Whether they are looking for a place to stay or somewhere to enjoy a meal or spend free time, the Bureau is their resource. A new Bureau website, cytesofames.com, was designed in 2015 to assist travelers. It highlights community events and where to eat, shop and stay in Ames. The Bureau also staffs the Ames/

community

ISU Visitor Information Booth, located on University Blvd, and welcomed over 3,290 visitor parties last year.

Promoting Local Business

The Ames Convention & Visitors Bureau is funded by a combination of lodging taxes and annual membership dues. As members, area businesses and organizations have the opportunity to promote their services, events and products to the over 508,900 overnight guests and thousands of day visitors that come to Ames each year.

The Bureau's primary website, VisitAmes.com, has just undergone a major redesign. The new website even includes a new name, ThinkAmes.com, reaffirming that Ames is the Smart Choice! Member organizations are listed and benefit from the exposure. In 2016, over 151,105 visited the site.

Over 80,000 print copies of CYtes, the Bureau's guide to Ames and Iowa State University, will be distributed in 2016. This magazine has been popular not only with visitors but residents as well since it lists upcoming events in the area and provides great ideas of things to do and places to eat or shop. In order to get this community information in the hands of residents, the Bureau increased circulation of their popular guide in 2016 and mailed CYtes to local residents.

The Bureau also uses social media outlets to promote the community's offerings. Be sure to follow the Bureau on Facebook, YouTube, Twitter and



CY reading CYtes Guide to Ames and Iowa State University

Instagram to be in the know regarding the Ames area.

Supporting The Community

While attracting visitors and promoting local business are the Bureau's primary tasks, it also works to enhance the community it represents. The Ames Convention & Visitors Bureau Community Grant Program is a way for the Bureau to give back to the city it promotes. 2017 will mark the eleventh year the grant program has been supporting organizations that host local events and activities that enrich the quality of life of citizens and enhance visitors' stays. Since 2007 the program has awarded more than \$470,000 to help fund nearly 200 events and projects throughout the area.

No Two Days are Alike

Working at the Bureau means no two days are alike. One day staff might be serving a group that brought thousands

of people to the community, while the next day might find them assisting a tour group or a reunion. No matter, each day is exciting and rewarding. Getting the opportunity to serve organizations that select Ames as their event site is a pleasure. And representing and promoting local venues and businesses is a responsibility the Bureau staff takes seriously. The Bureau does its best to convey and exemplify the heart, soul and energy of the Ames community. In 2015 alone, overnight visitors spent over \$107 million dollars in Ames. These numbers are impressive and show the impact the Bureau has on the Ames economy. The Bureau's Community Grant Program continues to be a source of pride as well. Supporting deserving organizations hosting events that bring the Ames community together and improve the quality of life is extremely worthwhile. It's all in a day's work.

To learn more about the Ames Convention & Visitors Bureau, visit ThinkAmes.com or call 515.232.4032.



Ames Convention & Visitors Bureau and the ISU Extension and Outreach Conference Planning and Management Staff



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